



• WHITEPAPER •

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■ ABSTRACT

The advent of blockchain technology and FINTECH is changing the way we conduct business and manage transactions. This paper introduces and outlines the key features of the **AMDG TOKEN**, including the rationale behind the design choices. Functionalities built on technologies will allow **AMDG TOKEN** to serve as and be part of the Global Cross-border Payment and Crypto Banking solutions that is being developed

Some care has also been taken to explain several core concepts and technologies ubiquitous to cryptocurrencies so that this paper can serve as a self-contained guide to **AMDG TOKENS**, even for readers not familiar with Cryptocurrency in general.

AMDG Platform is designed as a crypto-based payment platform to be used in real life, simplify the payment process and crypto banking solutions by using blockchain technology to overcome the limitations of the existing FINTECH ecosystem.

*“ **Our Vision** is to enhance financial services of today; driven towards tomorrow.*

***Our Mission** is to provide access to financial solutions for the masses whilst creating value and liquidity for our cryptocurrency with real businesses in alignment to the current dynamics and industry needs. ”*

With **AMDG**, users can access a seamless payment and crypto banking experience through its Crypto Token, thereby creating a win-win situation for everyone within the platform.



■ INTRODUCTION

Technological advancements and digital finance are taking over in the emerging field of cryptocurrency. Entrepreneurs are building blockchains, launching smart contract, developing distributed autonomous organizations, re-imagining digital privacy, re-designing internet architecture, and generally finding ways to make centralized systems more distributable.

AMDG TOKEN was initiated by **ASSET MANAGEMENT DIGITAL GROUP**, and the token Number is **250,000,000 AMDG**.

FINTECH is described as *“product and organizations that use newly created digital and online technology in the banking and financial services industries.”*

FINTECH is making headlines by creating innovative services that combine financial with information and communication technology (ICT). FINTECH started by utilizing the latest technologies, such as smartphones and the cloud, to make it easier to develop financial services. In terms of developing attractive, secure financial services, the key is to connect financial institutions and their ideas on businesses to create and services to develop, with the drive of startups and the knowledge of ICT vendors.



ASSET MANAGEMENT DIGITAL GROUP

SINGAPORE • EUROPE • INDONESIA

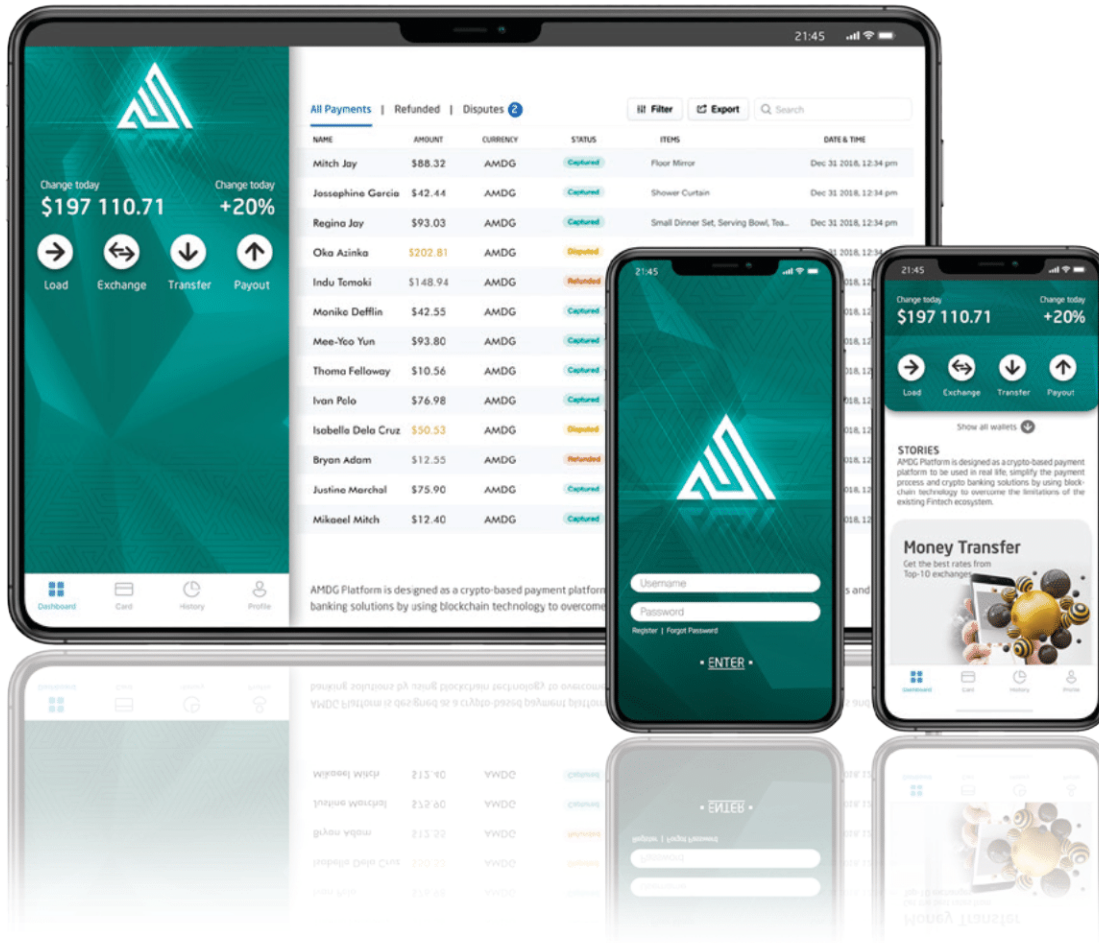


Financial institutions see FINTECH as having a major impact on management. In recent years, banks, big insurance, and credit card companies, as well as local financial institutions, have taken a significant interest in technology, doing more than just acquiring data. However, several financial institutions are perplexed on exactly where to start.

FINTECH has wide applications. FINTECH assists financial institutions in performing their key business activities, such as deposits and asset management, loans and financing, money settlement, and remittance. FINTECH can assist financial corporate clients in managing their expenses and payrolls when they are on the receiving end of these services. FINTECH solutions also attempt to make financial institutions' front-end tasks — the user interface and user experience (UI/ UX) — and back-office tasks — database management and marketing — more efficient and complex.

Banks conduct asset transformation, store liquidity, and utilize economies of scale, providing services based on any storable asset. They form a centralized intermediary, facilitating a myriad of marketplaces for stored assets for uses and sources of funding with different exit mechanisms for stakeholders. As a result, this perspective of banks may also be interpreted differently as a system of centralized ledgers of transactions for payments, storage, and services circling around assets for stakeholders involved.





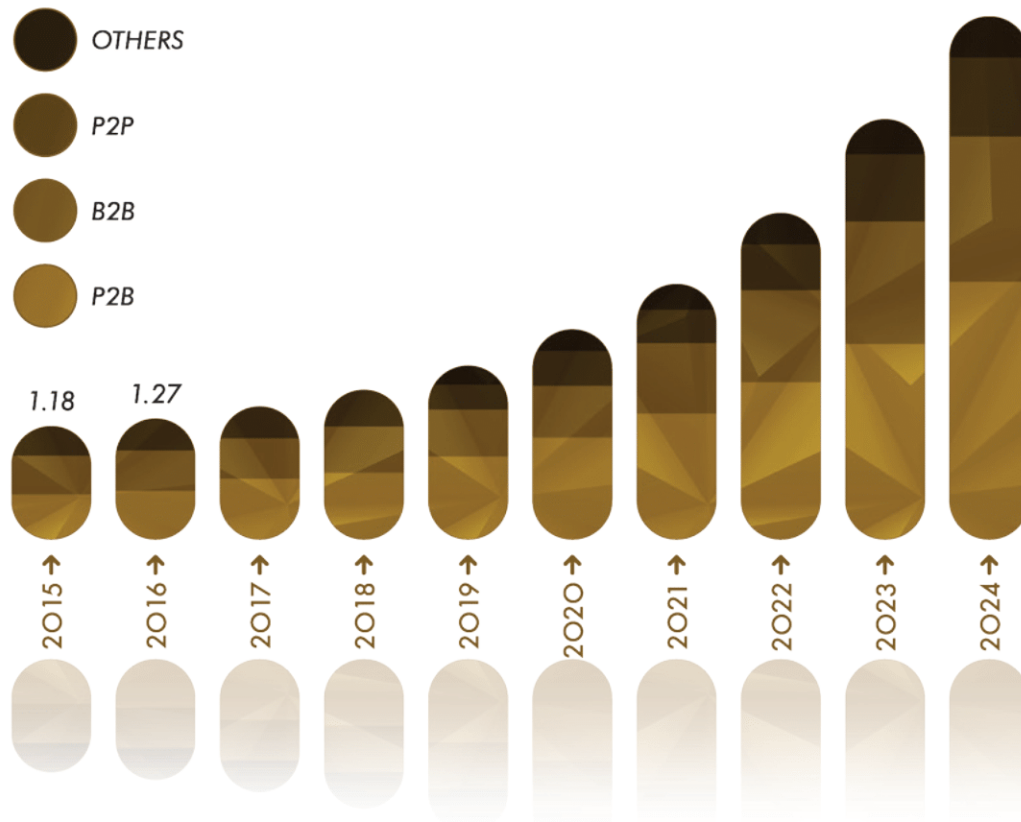
So, what exactly is digital banking?

Traditionally, digital banking was associated with online banking and web banking. Simply put, this refers to electronic banking and payment systems that enable bank customers to arrange their financial activities.

For example, this can include acquiring bank statements, inspecting bank loans, conducting financial transactions, opening a line of financial inquiry, or any number of other operations.



US REAL-TIME-PAYMENTS MARKET SIZE 2015 - 2025 (USD BILLION)



The transition towards digital banking has been a substantial transition all on its own. However, the emergence of cryptocurrencies has pushed this ongoing process into overdrive. However, the transition towards digital banking has long been seen as more or less a foregone conclusion; cryptocurrencies present yet another potential fundamental change for the industry. On the one hand, blockchain technology is already experiencing massive adoption in different banks around the world. The decentralized, tamperproof digital technology presents an ideal use case for financial service providers that need to keep detailed records.

GLOBAL REAL-TIME PAYMENTS MARKET SHARE BY INDUSTRY 2018



AMDG is a FINTECH start-up focused on providing cross-border payment services and crypto banking transactions. The token can be purchased directly from exchanges once it is listed. We offer users to try the **AMDG** Platform that utilizes technologies that is secured and safe for users.

- **BFSI**
- **GOVERNMENT**
- **RETAIL & E-COMMERCE**
- **HEALTHCARE**
- **OTHERS**
- **TRAVEL & TOURISM**
- **ENERGY & UTILITY**
- **IT & TELECOM**

■ ABOUT AMDG TOKEN

Founded by Singaporean *Abdul Mutalib Ithnin* in 2021, **AMDG** is a group of FinTech start-up focused on cross-border payment services and crypto banking transactions. **AMDG SOLUTIONS** Pte Ltd, a Singapore company, will be providing FINTECH and blockchain services via B2B. **AMDG CORPORATION OÜ** is the one holding our flagship product, a token built for FINTECH market expansion and everyday transactions within the crypto space. It will develop a platform that can be used globally, everywhere and anywhere; **AMDG TOKENS**.

AMDG SYSTEM consists of the **AM-WALLET** that can be funded with different cryptocurrencies (*available on iOS and Android*). Users can access the **AMDG** - AM plastic and virtual cards, which can be used anywhere and anytime by simply connecting the virtual card to Apple Pay. **AM-WALLET** combines traditional finances with unlimited wallets to buy, cash out, and earn cryptocurrency. Furthermore, the **AMDG** platform enables users to send their cryptocurrency anywhere in the world for free using only their phone number or wallet address.

AMDG aims to be the leading player in the provision of payment services, crypto banking services and opportunities as the pioneering platform to ensure Fintech remains relevant to the everyday lives of its users. Being at the frontier of innovation, **AMDG** was formed to solve critical issues using new technology and products. One such problem is that consumers generally do not invest their money adequately to keep up with inflation. Hence to combat inflation, **AMDG TOKENS** won't be dependent on POW mining or POS staking.



■ CRITICAL ISSUES IN CRYPTOCURRENCY

The current financial infrastructure is a closed system with high transaction costs and slower money transfer across countries, owing mostly to political and physical boundaries imposed by human factors. Many individuals, emerging markets, are underserved and unbanked. The demand for digital payments globally is forecasted to expand at a CAGR of 14.1 percent for the period of 2018 to 2023. As increasing smartphone and internet penetration intersects with an increasing population of digitally-enabled merchants and users, it is predicted that physical cash-based payments will soon become a thing of the past.



Blockchain Applications in Banking and Financial Services Market size is expected to be \$1,218 million in 2020, rising to \$13,946 million in 2026 at a CAGR of 51.4 percent between 2021 and 2026.

Furthermore, the Cryptocurrency banking industry is anticipated to increase at a 6.30 percent annual pace between 2020 and 2027. The Data Bridge Market Research research on the cryptocurrency banking industry analyzes and gives insights into the different variables that are projected to be prominent during the forecast period, as well as their impacts on the market's growth.



However, several problems continue to plague the ecosystem, which includes:

- **DIFFICULTY PURCHASING CRYPTOCURRENCY**

Buying cryptocurrency can be a long and frustrating process, especially if you are in a country not in the US or Europe. Many of the second and third world countries are not supported by the top fiat-to-crypto currency exchanges like Coinbase, Gemini and Kraken.

More so, the kind and amount of data required for user account verification can be lengthy. Due to government compliance requirements, namely know-your-customer (KYC) and anti-money-laundering (AML), most exchanges are required by law to demand so much information about the users who hold trading accounts with them. This comprises a user's personal information, address, copies of identification documents, photographs, sensitive debit card information, and, in certain circumstances, bank account information or letters from their bankers. This data can be misused or accidentally land in the wrong hands. At the very least, investors have to give up their privacy in order to trade.



- **PROBLEM SWITCHING BETWEEN EXCHANGES (HIGH TRANSACTION FEES)**

As a means of payment, digital currencies are being used by an increasing number of businesses.

Users are more often than not likely to use their debit card to purchase cryptocurrency since whatever other payment gateways their country offers are not available on most exchanges. Users usually get a very expensive exchange rate for converting their local currency to USD. An American is not required to exchange their currency, and they may choose to pay using one of the other options available on the platform, which means they will most likely get a better rate. So users from developing countries end up paying a lot more than what an American would pay to purchase the same amount of cryptocurrency.



- **HIGH PROCESSING FEES FOR MERCHANTS**

Merchants are also charged a processing fee when they accept payments from customers. Transaction costs range from 2% to 5% each transaction, with a fixed charge of between USD 0.1 and USD 0.7

For example, when someone performs a USD 10 transaction, the merchant pays an average of USD 0.8 to banks, credit card associations, payment gateways, and processors.



On top of transactional fees, some merchants might have to pay for incidental fees that include Address Verification Service (AVS), Voice Authorization Fees (VAF), Batch Fees, and Non-Sufficient Funds Fees (NFS) for cross-border purchases.

*PayPal is an existing example:
PayPal charges the merchant a transaction fee of 4.4 percent plus a currency-dependent fixed fee for any cross-border transaction, rather than the standard 2.9 percent for domestic transactions.*

• CRYPTO ADOPTION ISSUES

While many countries across the world have recently issued laws and frameworks to offer a complete set of regulations for cryptocurrency trading and use, most governments have provided no clear guidelines for the general public's use of cryptocurrencies. For example, the Supreme Court of India recently overturned a prior order that granted the RBI (Reserve Bank of India) the authority to regulate virtual currencies. While cryptocurrencies are currently legal for trading purposes, India has still not regulated crypto assets or classified them as legal tender. India is far from the only country with murky regulations governing the trading and usage of cryptocurrencies. Countries such as Turkey, Brazil, Russia, and others do not consider cryptocurrencies to be illegal, but they have also not authorized them.

Furthermore, countries such as the United Kingdom have regulated cryptocurrencies but continue to advise against crypto trading, pointing out that it is both risky and volatile. Furthermore, the UK taxes crypto assets as capital gains, making it less appealing for ordinary individuals to trade with cryptocurrencies.



- **NOT ENOUGH PRACTICAL UTILITY POINTS FOR CRYPTOCURRENCY**

Due to the mysterious technology that separated theoretical formulation and ground reality, cryptocurrency and its advantages remain elusive to the public. Furthermore, acquiring or purchasing a cryptocurrency is a time-consuming procedure that the average customer does not want to go through.

- **TRADITIONAL BANKS DO NOT SUPPORT CRYPTO TRADING, PURCHASES, TRANSACTIONS**

Traditional financial institutions profit from transaction fees, which blockchain technology has the potential to reduce or eliminate. More so, the adoption of blockchain could bypass third parties such as banks, which would eliminate fees and other costs associated with these services. As a result, banks may encounter volume and transaction-based revenue difficulties. Argentina and other developing countries are the most prominent examples of traditional banks blocking crypto activities owing to regulatory restrictions.

Blockchain reduces the significance of financial institutions' proprietary infrastructure by serving as a verification method that is not concentrated in the hands of a single institution.



- **REGULATION ISSUES**

Financial firms are likewise befuddled by regulatory ambiguity. When it comes to transfers using cryptocurrency and smart contracts, there are no rules. Financial institutions will be unable to adopt blockchain unless a robust regulatory framework is in place. The Argentinian government also placed a ban on the purchase of crypto with bank cards, accompanied by a 30% tax on purchases in foreign currency, giving rise to local banks blocking all crypto transactions.

- **SECURITY CHALLENGE**

The other challenge is security. The hash power of the blockchain nodes decreases as a result of the splitting. This makes it easier for hackers to attack any single shard, resulting in irreversible data loss. Recently, the blockchain has provided many financial uses, not limited to keeping track of transactions and trades. As the global financial system becomes more connected in our age of digital transformation, investors are learning about how blockchain is changing the system and how to gain and regulate exposure to this development.

But with this rapid expansion are new problems and challenges which **AMDG** plans on addressing.

- **LIQUIDATION**
- **LOW PROFIT FOR INVESTORS**
- **LACK OF TRUST AND TRANSPARENCY**
- **SECURITY CONCERNS**



■ AMDG SOLUTION

We believe that spending crypto should be simple. With **AM-WALLET** all-in-one apps to buy, sell and store crypto PLUS IBAN accounts linked to a debit card, users can have access to ease of spending and liquidation.

AMDG was formed to eliminate hidden transaction fees and unfavorable exchange rates incurred by consumers during crypto transactions.

As the crypto industry continues to increase in scale, **AMDG** will use its public platform to partner with crypto educators to expand their academy for wider audience outreach and promote the sector and emphasize the importance of crypto in the financial services ecosystem and illustrate the role of financial inclusion that Cryptocurrency offers to underserved communities and individuals.

Due to more intermediaries engaged in cross-border payments, interchange and transaction fees are higher because each intermediary wants a share of the payments to execute the transactions. Hence **AMDG TOKEN** will be used to offset charges when a transaction occurs within the app.

Part of the revenue from these transactions will be used to purchase AMDG Tokens. Thereafter, the purchased AMDG Tokens will be sent to “Burn”, further reducing the supply



AM-WALLET

assets with the ease of buying, cashing out and earning good rates on your crypto. It supports most major coins such as BTC, ETH, LTC and many more.

Most importantly it will also offer our **AMDG TOKENS!**

Transferring your crypto with just a phone number or wallet address worldwide for free. Our powerful, all-in-one multi-coin wallet is compatible with both mobile and desktop devices. **AM-WALLET** app allows you to buy, trade, store, cash out, spend, send, and stake to earn rewards on your crypto holdings from a single dashboard.





- **SECURE**

Being a hosted wallet, **AM-WALLET** app never stores your private keys within the system, making it impossible to steal your funds even when your device is hacked.

- **ASSURANCE**

AM-WALLET is able to operate as it is working with a licensed fully regulated financial institution in the European Union. Your account is *protected by a 3-layer security*, anti-fraud protocol and insured by BitGo for **UP TO €150 MILLION**.

- **EFFICIENT**

Get a wallet in 30 secs with access to most major crypto coins. With the easiest and fastest way to buy crypto online using USD or any other FIAT currencies.



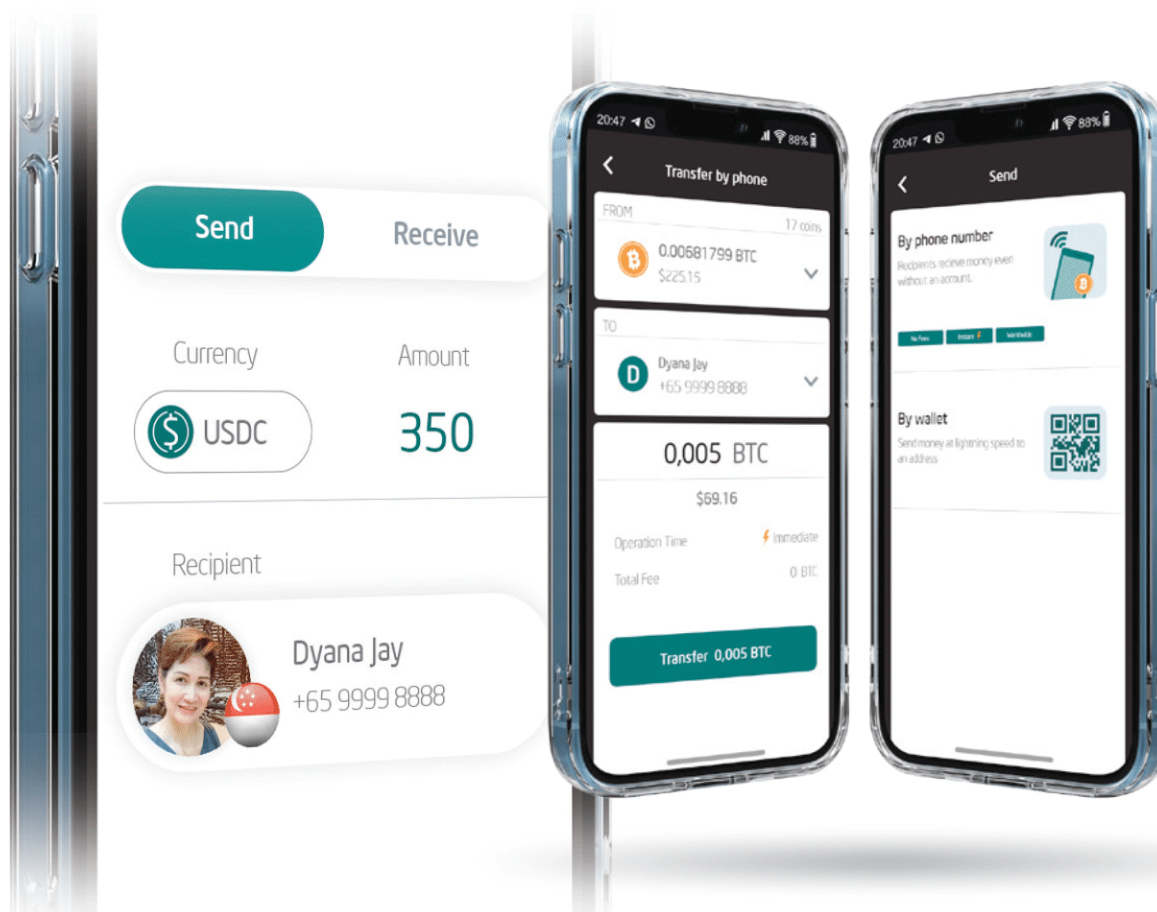
AM-WALLET offers one of the best rates on FIAT to crypto purchases for available crypto coins. You will be getting the best market price as our system monitors crypto prices across leading online exchanges. Equipped with a proprietary bid-ask matching engine, powered by Artificial Intelligence. The system unceasingly monitors exchange rates for 200+ crypto pairs allowing you to get the best rates for your transactions.

Our **AM-WALLET CHARGES 0% COMMISSION FEE** for your first crypto purchase when you pay in USD, EUR or any other FIAT from your Visa or Mastercard. For all other subsequent purchases, we charge 1% for above €250 or 2% for below €250. Upon which instant delivery of the currency to your AM-Wallet once you complete the transaction.



• **SEND MONEY GLOBALLY**

Send money anywhere for free. All you need is just the recipient's phone number and your **AM-WALLET** to transfer cryptocurrencies internationally. They get the money even if they don't have the app yet.



- ✗ NO FEES
- ✗ NO WAITING
- ✗ NO LIMITS
- ✗ NO INVOLVEMENT OF 3rd PARTY REMITTANCE SERVICES

There's no need to know the recipient's bank account or personal details. All you need is their mobile number or wallet address. Pick any of the major crypto currencies on your **AM-WALLET**, choose the desired amount and send them. If the recipient doesn't know much about cryptocurrencies, you can always select a stablecoin like USDC.

LET'S COMPARE THE RATES!

*Let's see how much you can save by sending money with **AM-WALLET** compared to other remittance services on the market.*

	AMDG	Bank Account	WU	Cash-in Office
FEES	0%	fr. 0.5%	fr. 0.3%	fr. 0.4%
SERVICE TIME	Instant	48 hours	24 hours	24 hours
PICK-UP TIME	Digital Wallet	Bank Account	Bank Account	Cash-in Office

*Information based on an international \$1,000 transaction.



AM-VISA CARD SOLUTION

AMDG'S AM-VISA CARD allows you to spend your Crypto worldwide. Spend digital funds as easily as you do with your FIAT. Pay for goods and services with Bitcoin or any other coin of your choice. **AM-CARD** linked to your **AM-WALLET** is your seamless way to bring crypto money to the real world!

Your **AM-CARD** goes with you wherever you shop. You can pay with it in any spot where cashless payments are accepted. Online and offline. You can purchase goods, services, entertainment – whatever you wish, with a single **AM-CARD**. Plastic or Virtual. Alternatively, you can tie your crypto VISA card to Apple Pay to pay in stores, within apps, and on the web. For FIAT cash withdrawals, we offer the fastest way to cash out your crypto by just going to any VISA-friendly ATM and turn your crypto tokens into FIAT cash. **AM-CARD** is connected with your **AM-WALLET** app account. Once you pay with your **AM-CARD**, crypto assets from your **AM-WALLET** balance get automatically converted to FIAT and go to the merchant's bank account.

Instant delivery is guaranteed. Fees for the instant crypto cash out withdrawal are relatively small.





AMDG ECOSYSTEM

- **CARD ISSUANCE**

Issuance of our **AM-VIRTUAL DEBIT CARDS** is within 20 minutes while our physical **AM-PLASTIC CARD** upon approval and delivery to your doorsteps is within weeks.

With all of the above this is where **AMDG TOKEN** plays a pivotal role inside the **AMDG ECOSYSTEM**.

- **AMDG TOKENS CAN BE USED TO OFFSET THE TRANSACTIONS FEES.**

Every time **AMDG TOKEN** is charged to offset the transaction fees, **AMDG TOKEN** will be burned to reflect a declining supply henceforth increasing the demand of our **AMDG TOKEN** which has a limited supply of **ONLY 250,000,000** in total.

This will give a positive impact on the tokenomic fundamentals of **AMDG TOKENS**.



AMDG strives to give the world with a Cryptocurrency that is easy to use, useful, and meaningful. A cryptocurrency that works towards becoming a full-fledged Crypto digital like bank while providing its token holders with special privileges when storing their **AMDG TOKENS** in **AM-Wallet**.

AMDG is a token that can reach across borders and barriers to quickly and securely provide support where it is needed most.

Listed below are some of the privileges available to token holders that store **AMDG TOKENS** in **AM-Wallet**:

- Higher yield rewards for staking their crypto
- Shorter time duration better than conventional bank
- Discounts with participating merchants (*Indonesia and thereafter, worldwide*)

At **AMDG**, our ultimate goal is to help streamline payment services and crypto banking like solutions through a centralized platform that guarantees the investors' funds security. By doing so, we hope to create liquidity & value for our Cryptocurrency with real businesses.



We plan to deliver ongoing enhancements to the **AMDG** platform with a proven algorithm to stay ahead in innovation and technology while at the same time being creative, allowing better work quality and ease of payment services and crypto banking like experience. **AMDG** comes with new solutions to address the challenges and problems of exponential growth within the Fintech industry.

- Innovations in **AMDG** will create a platform where users can have a seamless experience during crypto transactions
- Single token payment solution
- User's money stays safely in the user's wallet
- Incentive and reward system for all users
- Fast and efficient payment platform for both merchants and users

AMDG will build a new stress-free network ecosystem eliminating fraudulent transactions within the platforms.

■ LONG-TERM FOCUS

As the team that creates payment services and crypto banking like solutions -based platform, we advocate for transparent and secure transactions through the use of Blockchain technology created to make fully safe transactions that's well secured from hackers.



TECHNICAL SPECIFICATIONS

To ensure the viability of the project long term, a small portion of each transaction goes into the longevity and stability of the project. The following text highlights details of the AMDG TOKEN, use cases, benefits, and issuance terms :

<i>Digital Banking Like Platform</i>	
NETWORK	Ethereum Blockchain (ERC 20)
TOKEN	AMDG, a utility token with the ticker symbol "AMDG"
TOKENOMIC MODEL	Fixed Supply With Deflationary Model
PURCHASER ELIGIBILITY	Subject to completion of relevant KYC, Whitelisting and/or restrictions imposed by AMDG
PURCHASE PRICE	AMDG TOKEN will be listed at USDT 0.10
USE OF PROCEEDS	Proceeds may be used for payment and crypto banking like services
TOTAL SUPPLY	250,000,000 AMDG TOKEN
INITIAL CIRCULATING SUPPLY	150,000,000 AMDG TOKEN
LOCKED SUPPLY	100,000,000 AMDG TOKEN
DECIMALS	18
TECH ON PALATFORM	<ul style="list-style-type: none"> • ERC-20 Smart contract • Apps to ease crypto transaction and storage • Digital banking like platform





■ TOKEN ECONOMICS (TOKENOMICS) - 250,000,000 Supply

• 30,000,000 PRIVATE INVESTOR ←

• 30,000,000 PUBLIC SALES ←

• 30,000,000 TEAM TOKEN ←

• 50,000,000 RESERVED FOR SCHEDULED BURNING ←

• 10,000,000 LIQUIDITY IN EXCHANGES ←

• 100,000,000 LOCKED SCHEDULED RELEASE FOR REWARDS ←

Detail of Locked AMDG can be found in this link:

[VIEW DETAIL](#)



■ TOKENOMICS MODEL

AMDG Token has a fixed supply. However, the supply is decreasing gradually and the locked tokens are released in stages to provide a fast deflationary model for first 6 years. This is due to the fact that during the first few years, the tokens need to have good traction. We piece the entire puzzle to expedite traction instead of just throwing out marketing dollars. With a fast deflationary model coupled with AM-Wallet and proper marketing, economic growth in the cryptocurrencies can be achieved and producing the desired results for token holders.

The logic behind burning of tokens and also having new supply trickling in is mainly to control the supply and demand. As the business is still new, AMDG will need to generate income but at the same time reward stakers. The locked supply tokens will be used to reward stakers while AMDG generate revenue via transactions on its apps so that the business growth is viable and sustainable.

As new supply flows into circulation, this might have an undesirable effect on the price of AMDG token. Therefore, we are using the burning mechanism to control the circulating supply so the number of burning supply outweighs the inflow of new supply. On top of that, tokens are also locked while users stake their AMDG tokens to earn rewards.

This will bring a POSITIVE price effect on price of AMDG token as the Total Value Locked (TVL) added with the burning mechanism brings the number of circulating supply lower.



■ TOKENOMICS MODEL

Starting with a total supply of 250,000,000, we will only have a circulating supply of 100,000,000 at the end of the 10th year. Out of the 100,000,000 supply, some of it may have been burned along the way. This is due to the fact that from the 7th year onwards, AMDG will implement a Burn-On-Transaction strategy. Whenever users perform any transactions on AM-Wallet, part of the revenue will be used to **buyback** AMDG tokens from exchanges. The AMDG token will then be sent to a non-existent wallet address to burn. This will create more Buy Orders on the exchange and at the same time reduce the total circulating supply as it will be burned thereafter.

AMDG token supply will continue to be
burned until we hit a supply of only
50,000,000 tokens unit.



■ SCHEDULE OF TOKEN BURNING

From March 2022 to February 2028 (over 6 years or 72 months). We will burn approximately 150,000,000 of AMDG token. Here is the following detail about the schedule of Token Burning :

2,500,000 per month from March 2022 to February 2023

2,500,000 per month from March 2023 to February 2024

2,250,000 per month from March 2024 to February 2025

2,250,000 per month from March 2025 to February 2026

1,500,000 per month from March 2026 to February 2027

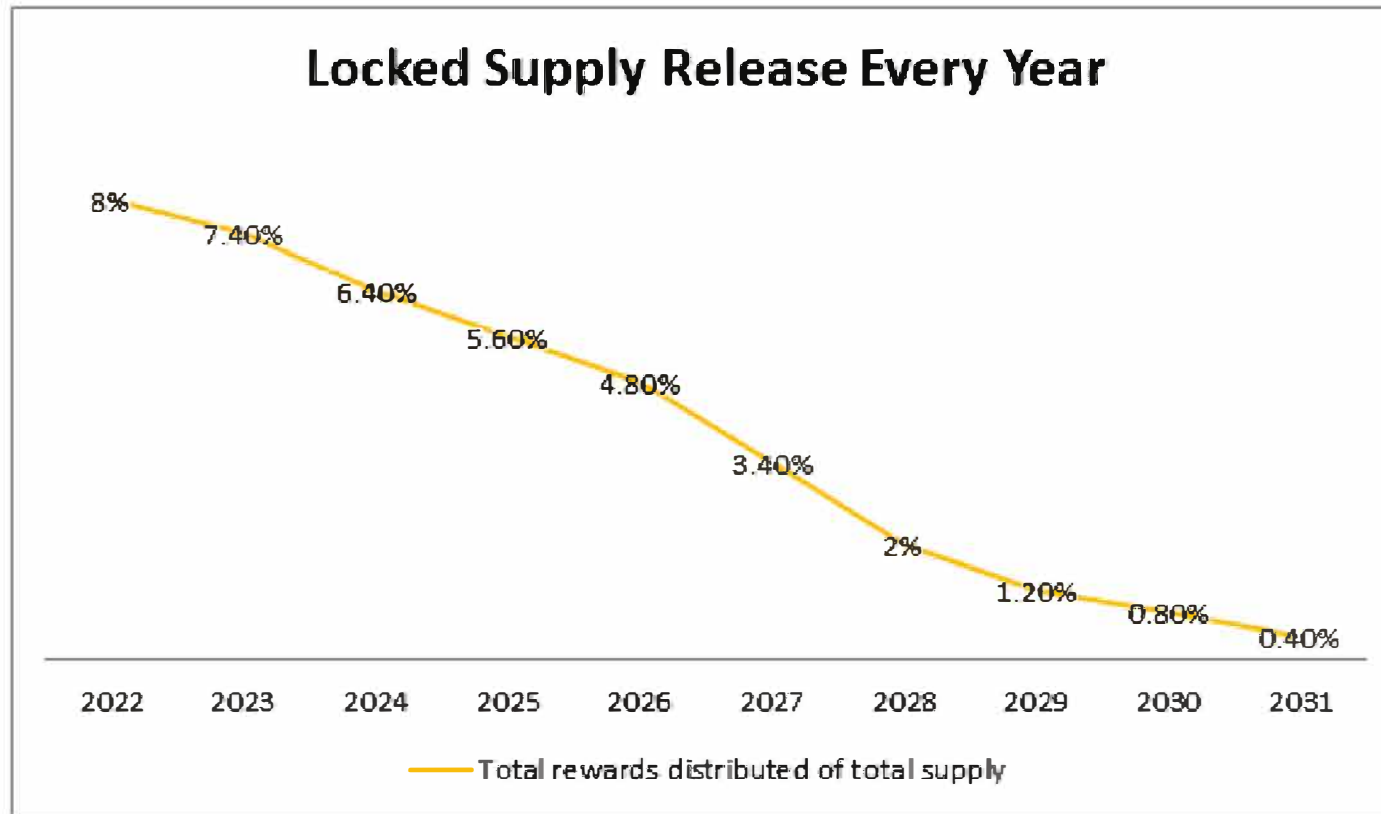
1,500,000 per month from March 2027 to February 2028

This is a **burn of 60%**
of the total AMDG Token Supply



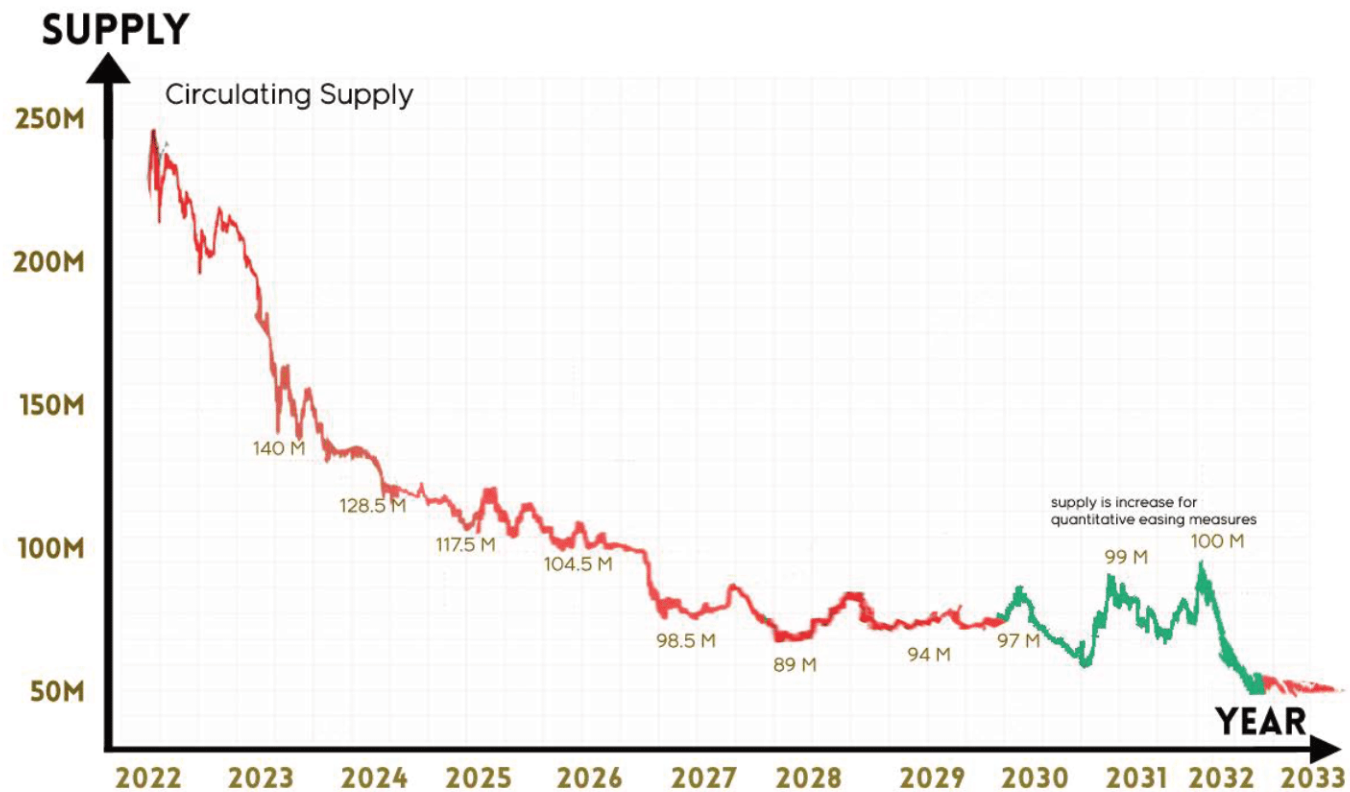
■ SCHEDULE TO RELEASE LOCKED SUPPLY

Locked supply is scheduled to be release every March, June, September, and December in a year. The scheduled release of 100,000,000 supply is used to reward those whom are staking AMDG Token in their AM-Wallet apps



■ SUPPLY FLOW CHART

As supply continue to decrease, with ongoing usage, demand for AMDG Tokens will go higher. From year 10 onwards, there will be **continuous burning to 50,000,000 TOKENS UNIT.**



■ ALLOCATION OF FUNDS



MARKETING



DEVELOPMENT



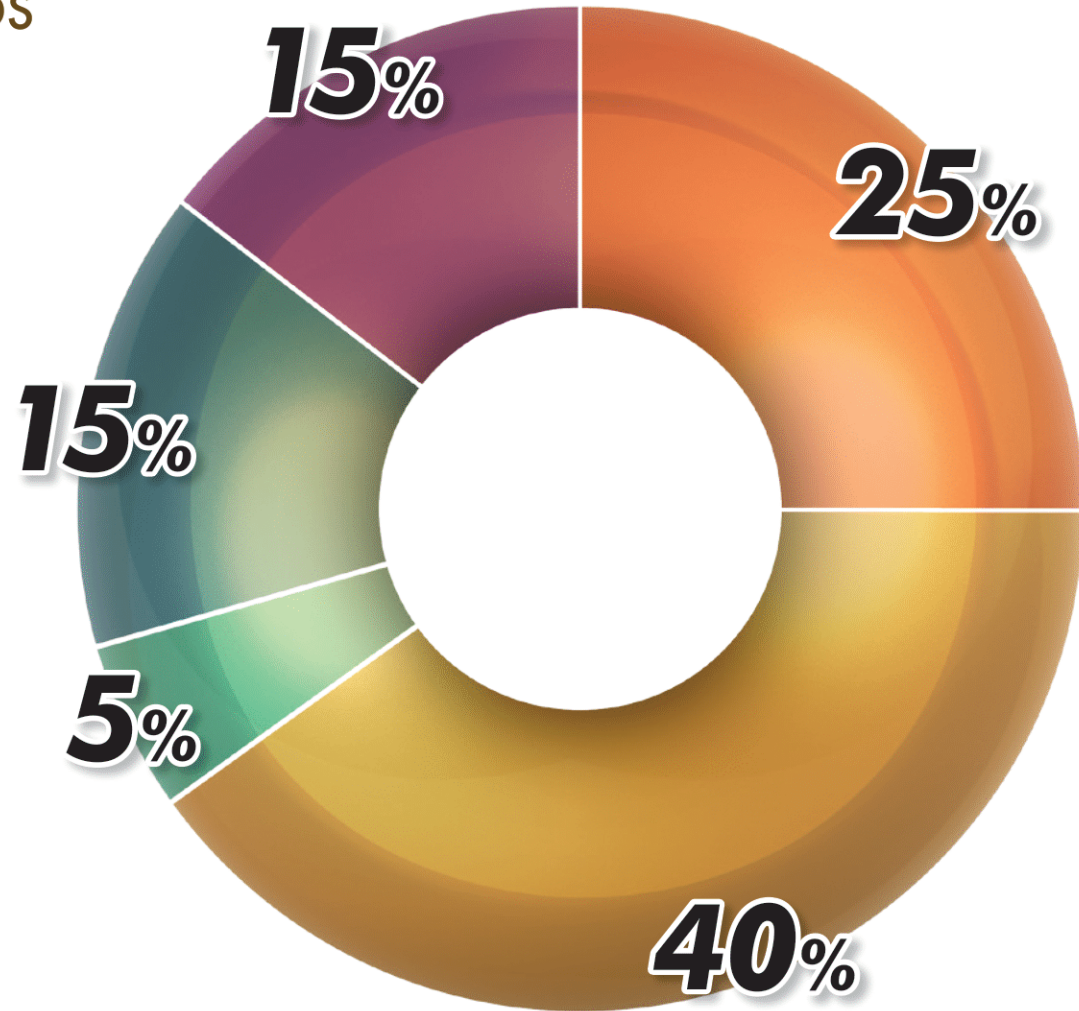
OPERATIONS



RESERVES



LEGAL & LICENSES



■ BUSINESS PLANNING

As we forge ahead in ascertaining the success of the **AMDG** Project, the much-needed private offering of **AMDG TOKENS** is vital as it will accelerate our growth and development success. From the fundraised during our initial private sales, it will be reinvested across three verticals;

- **PAYMENT SOLUTIONS AS THE PRIMARY TOOL FOR DRIVING ADOPTION & USER ACQUISITION**



AMDG Solutions' success is key to the rise of **AMDG TOKENS**, which will, in turn, be used as a utility token within the apps.

This is evident as our solutions have not only attracted fundamental interest amongst vendors, market entries in South East Asia vendors and merchants alike, it is the intrinsic value that could open a payment gateway for adoptions to traditional industries where there is a vast unrealized potential of tapping into the crypto owner/user markets. Hence the next 12 months, we will strategically focus towards the Indonesian market, which alone has 7,285,707 Crypto owners that accounts for 2.66% of its population.



- **MARKETING STRATEGIES FOCUS ON CAPTURING EXISTING CRYPTO HOLDERS & NEW MARKETS TO GAIN TRACTION**

Marketing is vital, & this is where **AMDG** will be vested in.

2 KEY COMPONENTS for its success, they are;

FIRSTLY, working with proven crypto marketing partners with in-depth knowledge and successful track records both globally and domestically, primarily in Indonesia, which is the market which we plan to penetrate into.

WHY INDONESIA? Initial physical penetration will be Indonesia, as it has a ready crypto user base of over 7 million users. It is number one in South East Asia and ranked 7th worldwide regarding the number of crypto owners. The focus will be much on Asia, especially Southeast Asia, due to the fact that there are over 160 million out of a total of 300+ million crypto users worldwide. (<https://triple-a.io/crypto-ownership/>)

SECONDLY, working with a top Tier Crypto exchange that already has the trading volumes and userbase. Exchanges like HITBTC, KuCoin, and Binance will allow us to gain global exposure. Whereas exchanges like IndoDax, TokoCrypto, and Pintu will give us deeper penetration to the targeted market in Indonesia where we will be focusing into. Central to our success would be the adoption of our **AMDG TOKENS** as a National token and project in turn, which the Indonesian market will be able to relate to and support.





- **DEVELOP AMDG ECO-SYSTEM BY ESTABLISHING STRATEGIC PARTNERS / MERCHANTS**

The crypto market dynamics have evolved as wide adoption and acceptance have grown behind thriving blockchain support. The market cap alone has grown more than 4 times over the past 6 months period, ranging between 550 billion to 2.5 trillion USD. The community's growing interest from conventional industries to connect has exponential potential, which **AMDG** could leverage on with its solutions. The key to our success is gaining the right traction with scalable marketing and focusing on our primary tool, which is the payment solutions.



Rischa Indrieni
CFO, Chief Finance Officer



Abdul Mutalib
CEO, Chief Executive Officer



Noman Haq
CTO, Chief Technology Officer



Yusof Nasir
*Business Development Manager
(Asia Pasific)*



Brett Old
Head of Operations



Shahrin Azhar
CMO, Chief Media Officer



Andrei Obidin
Head of Compliance



Yaseer Al Tooqi
*Advisory Board
Investment Strategy*



Hakeem Ram
*Advisory Board
Corporate Strategy*

AMDG TEAM





Abdul Mutalib - Chief Executive Officer

Experienced in Strategic Business Development and Project Management of which have served in the field of Financial, Marine, Construction, Oil & Gas Service Sectors. Notably recognize as being exceptionally pivotal in helming many successful businesses. Endorse by his peers and clients as someone with strength and skilled in Business Strategic Planning, Operational Effectiveness, Leadership and strong Sales Orientation. He holds a Bachelor Degree in Business Management (Australia) and a Degree in Blockchain Business Application (USA).

Chief Finance Officer - Rischa Indrieni

Graduated with Bachelor in Economic Management from Indonesia, Mrs Rischa has more than 10 years of experiences in Banking, Hotel and Training Managements. Her strength and experience includes financial, operational and human resources managements. Aside responsible as Chief Finance Officer of AMDG, Mrs. Rischa also officiated as President Director of Singapore Safety Training Center.



Noman Haq - Chief Technology Officer

With over 18 years of work experience in the IT department, Certified Enterprise Blockchain Consultant and Master of Business Administration. Mr. Noman is very familiar in developing and implementing IT systems and documenting business requirements, functional requirements, user case, and full As-Is and To-Be process model.



Shahrin Azhar - Chief Media Officer

Having more than 30 years of experience in the field of Television Broadcasting as an Actor, Presenter, Producer & Director coupled with various projects in Media Advertising & Branding. His regional network with ASEAN celebrities and Media Influencer present with a vast outreach of endless possibilities and opportunities in scaling sales and profitability. He is very passionate in acquiring new knowledge for self-motivation and improving client servicing through unorthodox methods yet proven results for B2B and B2C.

Head of Operations - Brett Old

With Bachelor Degree in Law from Tallin University, Mr. Brett Old is experienced in designing policies that align with overall strategy, implementing efficient processes and standards, ensure compliance with local and International laws, manage contracts and relations with customers and stakeholders as well as reporting on operational performance. He is licensed in International Compliance Association (ICA) and Certified Anti-Money Laundering Specialist (CAMS).



Andrei Obidin - Head of Compliance

Experienced Head Of Compliance with a demonstrated history of working in the government administration industry. Skilled in Workforce Management, Military Leadership, and Command. Strong legal professional with Bachelor Degree of Education from University of Tartu.



Yusof Nasir - Business Development Manager (Asia Pacific)

With over 2 decades of experience in Business Development and B2B client acquisition, Mr. Yusof strength include extensive knowledge of business engagement specific in South East Asia market and institutional investing strategies. Aside being an expert for AMDG business development, he also officiated as a Director of Green Garden Group Singapore since 2014.

Advisory Board - Investment Strategy : Yaseer Al Tooqi

Yaseer Al Tooqi MSPM, PMP, EMBA LBSas is the Project Director for the National Investment Strategy at the Ministry of Economy, Oman. Holds a Master's Degree in Strategic Project Management & PMP certification. With over 2,5 decades of experience, he comes with extensive experience in managing multi-billion dollar petroleum assets. He managed to negotiated better contractual terms on behalf of shareholders and proposed new investments.



M Hakeem Ram Shees : Advisory Board - Corporate Strategy

M. Hakeem Ram from Singapore obtained his M.Eng. (Germany) & B.Eng. Hons (Australia). With 15+ years of experience in multinational corporations, his core competencies include organizational start-ups, organizational restructuring and operational management. M Hakeem is also a sought after as an advisor on many business ventures and opportunities where he is often consulted on matters if new markets, new business ventures and business risk assessment. He is currently officiated as an expert advisor from Oman Vision 2040 Implementation Unit.

To begin with, we bring diverse talents from large companies down to startups that include high tech, Finance, charity services, and marketing. Within the startup community, it is a well-known fact that roughly 65% of new business ventures fail because of “*people*” problems.

Creating a competent team is the most crucial step towards a better way to spend, save your money, and help people who need it.

We have assembled an experienced management team with a diverse set of skills and talents. These experts include specialists in cryptocurrency.

Our experts also have experience in Blockchain and peer-to-peer technologies, payment processing, artificial intelligence, and cyber threat security management. **AMDG** management team has already achieved several milestones, including having all the infrastructure in place to operate an electronic money platform with the functionality of unique IBAN codes for customers and payment cards, as well as in the process to obtain a cryptocurrency exchange and payment institution license.



ROADMAP

AUGUST - SEPTEMBER 2021

- On-boarding Private Investors

OCTOBER 2021

- Application for Crypto license
- Establishing Global Talent Acquisition of Team with Offices in Singapore, Indonesia, Estonia & Oman.

NOVEMBER 2021

- Engage marketing agencies
- Development of apps in AMDG ecosystem (AM-Wallet & AM-Card)
- On-boarding of Advisors

DECEMBER 2021

- Prepare listing on exchanges
- Roadshow for market feasibility and establishing grounds for strategic partnerships throughout Europe, Asia and Middle East

JANUARY 2022

- First round of marketing
- Setting up of office in Indonesia
- ISO 9001:2015 Quality Management System certification by British Assessment Bureau
- Crypto license approved

FEBRUARY 2022

- Listing Announcement
- Indonesia office Grand Opening
- Market Entry being listed on a top tier centralised crypto exchange Coinbits & Azbit

MARCH 2022

- Participation in tender to design and consult of Oman's Capital Market for their Regulatory framework of Virtual Assets and Virtual Assets Service Providers
- Announcement of Strategic Partnerships
- Start of Burning mechanism
- Beta launch of AM-Wallet

APRIL 2022

- AM-Wallet Beta Version launch

MAY 2022

- Strategic Partnerships
- Loyalty Partnerships (Rewards & Discounts)

Q3 2022

- On-going marketing and working with strategic partners
- Listing on Tier 1 exchanges
- Penetration of NEW Markets
- Further Enhancements of apps
- Initiatives for NFT and Marketplace
- Enhancements to eco-systems and place products in decentralised platforms
- Acquire cashflow via Series A fundings to enhance global reach
- AM-Wallet Release for user on-boarding

Q4 2022

- Enhancements to move into world of metaverse
- Formation of Research & Development team for blockchain enhancements
- Formation of Centre of Excellence (CoE) to produce more FinTech talents
- Virtual and Pysical Debit Card Launch
- New Features for user to stake and earn rewards on AM-Wallet

2023 AND BEYOND

- Formation and implementation of Metaverse platform
- Introduction of Index features on apps
- To be added on as time goes by. We are progressing. #thisisjustthebeginning



■ CONCLUSION

AMDG will leverage our fully regulated Fintech platform to revolutionize the way people manage and grow their finances. Our best-in-class KYC program ensures that users can easily onboard and proceed to make universal payment and crypto banking solutions safely and securely. Following this, users can invest in a range of attractive, innovative products and earn rewards using **AMDG TOKENS**.

The successful launch of the **AMDG TOKENS** was the company's big milestone to enhance the **AMDG** ecosystem. Holders of **AMDG TOKENS** will have access to exclusive rewards and higher bonus rates, discounts on transactions within the platform.

AMDG will leverage blockchain technology to provide a global payment and crypto banking solution that eliminates the inherent volatility and provides liquidity and value for its cryptocurrency. **AMDG** will accomplish this through leveraging trusted technology (ERC-20 protocol), enhanced regulatory oversight. Our crypto token will integrate the blockchain's technology, trust, and efficiency benefits with the reliability and stability of traditional currencies.



DISCLAIMER

By accepting this document, the receiver understands that any information included in it or related to the offering is private and nonpublic.

The recipient additionally agrees to keep all information confidential and not use it for personal gain (*unless in conjunction with the recipient's investment choice*).

The recipient's requirement of nondisclosure, however, does not apply to any such material that is already public knowledge. Any user should analyze their investment based on independent evaluations of the financial situation and other relevant criteria in order to make an investment choice that is not simply based on the information given herein.

Cryptocurrency investments are volatile and high-risk in nature. Don't invest more than you can afford to lose.

We are not compensated to do any reviews, but we hold positions in projects that we believe are promising.

AMDG offers no representations, guarantees, or assurances as to the accuracy, currency, or completeness of the material on this website or any sites connected to or from it.

RISK FACTORS

Hackers and unscrupulous actors frequently target token creation events and initial coin offers. Hackers may attempt to disrupt the Purchaser's digital wallet (*the "Purchaser's Wallet"*) or the availability of Tokens in a variety of methods, including denial of service attacks, Sybil spoofing, smurfing, malware assaults, or consensus-based attacks.

Any such assault may result in the theft of Tokens from a Purchaser.

Tokens acquired by a Purchaser can be stored in the Purchaser's Wallet or vault, which needs a private key or a combination of private keys to get access to. Furthermore, any third party who gains access to such private key(s), including login credentials for a hosted wallet or vault service used by Purchaser, may be able to misappropriate Purchaser's Tokens.

As a result, the loss of the required private key(s) connected with the Purchaser's Wallet or the vault containing the Tokens will result in the loss of such Tokens.

The Company is not liable for and shall be held blameless for any such damages.

The token smart contract idea, as well as the underlying software application and software platform (*the Ethereum Blockchain*), remain untested.

There are no claims or assurances that the process of generating the Tokens will be error-free or uninterrupted. There is an inherent danger that the program will have flaws, vulnerabilities, or defects that will result in the entire loss of the Tokens.

There are dangers involved with utilizing Tokens, including the failure of hardware, software, and internet connections, to name a few. The Company will not be liable for any communication failures, interruptions, mistakes, distortions, or delays that you may encounter when using the AMDG App Platform and Tokens, regardless of the reason.

Transactions in bitcoin may be irreversible, and as a result, losses incurred as a result of fraudulent or unintentional transactions may not be recovered.

Cryptocurrency transactions are considered completed when they are recorded on a public ledger, which is not always the date or time the transaction is initiated.

IRREVERSIBLE NATURE OF BLOCKCHAIN TRANSACTIONS

Transactions involving Tokens that have been validated and therefore published as a block on the blockchain are typically irreversible.

Even if the transaction was made in error or as a result of the theft of a user's Tokens, it is not reversible. Furthermore, there is currently no governmental, regulatory, investigative, or prosecutorial body or process through which to file a claim or complaint regarding lost or stolen bitcoins and digital tokens. As a result, the Company may be unable to replace lost Tokens or seek reimbursement for erroneous Token transfers or theft.





AMDG

Asset Management
Digital Group

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